

Information to identify the case:

Debtor 1	<u>Caryle Spencer</u>	Social Security number or ITIN	xxx-xx-6096
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Robert Feierabend</u>	Social Security number or ITIN	xxx-xx-7636
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-24381-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Caryle Spencer

Robert Feierabend

10/19/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Caryle Spencer
 Robert Feierabend
 Debtors

Case No. 18-24381-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db/jdb	+Caryle Spencer, Robert Feierabend, 2 Bucto Lane, Tuckerton, NJ 08087-1490
517651683	+Citimortgage Inc, PO Box 6243, Sioux Falls, SD 57117-6243
517651687	+Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517651688	+Solar City, PO Box 3500, Draper, UT 84020-3500
517651689	+Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2018 00:12:33	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 20 2018 00:12:28	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517651684	+EDI: WFNNB.COM Oct 20 2018 03:43:00	Comenitycapital/bjsclb, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517651685	EDI: PRA.COM Oct 20 2018 03:43:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517651686	+E-mail/Text: bankruptcyteam@quickenloans.com Oct 20 2018 00:12:56	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
517653363	+EDI: RMSC.COM Oct 20 2018 03:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517651690	+EDI: VERIZONCOMB.COM Oct 20 2018 03:43:00	Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell	jmcdonnell@mchfirm.com, jcohen@mchfirm.com; NJ95@ecfbis.com	
Kevin Gordon McDonald	on behalf of Creditor	Quicken Loans Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	
Vincent E. Villamor	on behalf of Debtor Caryle Spencer	vevillamor@gmail.com, vevillamor@gmail.com
Vincent E. Villamor	on behalf of Joint Debtor Robert Feierabend	vevillamor@gmail.com, vevillamor@gmail.com

TOTAL: 6